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**Lebanese American University
Institute for Women's Studies in the Arab World
(IWSAW)**

Female Labor Force in Lebanon

Executive Summary



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1 Content and Scope of the Study^{*}

The goal of the study titled "Female Labor Force in Lebanon" is to provide the necessary database for formulating effective policies plans of action, and specific projects, in order to establish feasible priorities for strategies targeted to women workers in Lebanon that are linked to the types of demand in the labor market

The specific objectives of this study are the following

- i) To provide a profile of working women characteristics, education, skills, training, experience, social status, and other relevant factors,
- ii) To estimate the size of the Lebanese female labor force in selected economic activities and sectors,
- iii) To highlight the conditions in which women work,
- iv) To demonstrate the social and cultural problems that working women face,
- v) To detect employer preferences and to identify trends of demand- especially with regard to skills- and to examine the implications of these trends on the education and training of women,

The study is divided into two main parts a comprehensive report and statistical annexes The report commences with an introductory chapter that defines the scope, content, and methodology of the study The second chapter provides a brief overview of the status of Lebanese women and examines the structure and evolution of the female labor force in Lebanon Information included in this chapter is derived from studies and statistical data made available by various national and international reports and surveys The third chapter details the results of the field survey of working women and forms the basis for identifying the characteristics of female labor The fourth chapter identifies the results of the field survey of employers and forms the basis for predicting future trends for the demand for female labor Finally, the study concludes with general recommendations that can be used to improve the female labor supply to respond better to the demand of the labor market in Lebanon

^{*} This study of the Institute for **Women's Studies in the Arab World (IWSAW)** was carried out by a working team provided by a Lebanese consulting firm (**Consultation and Research Institute**) The duration of the study was eleven months (May 1996 to March 1997)

2 Overview of the Status of Lebanese Women and the Lebanese Labor Force

The status of women in communities reflects the stage of development of the society in general. It is a result of the interaction of several factors, including the ideals, traditions, and beliefs that govern societies. During the past two decades, an improvement in the status of Lebanese women, on different levels, was observed. As a result of the civil war (1975-1990) and the difficulties that accompanied the first years of reconstruction, this improvement was somewhat modest and slow.

2.1 Legal Status of Lebanese Women

Lebanon has ratified many of the international conventions that are directly related to human rights. Lebanon has also ratified, but with reservations, the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). As a result of the efforts exerted by the civil society, especially by non-governmental organizations concerned with human rights, some gender-discriminatory Lebanese laws have been reformed. However, cultural practices still deprive women of many legally acquired rights, although the Lebanese Constitution does not specify major areas of gender discrimination.

2.2 Lebanese Female Participation in Political Decision-Making

During the past two decades, the level of female participation in political life and national decision-making in Lebanon recorded a modest improvement. The access of women to national decision-making, and their participation in the formulation of national policies and decisions is rather low.

2.3 Educational Level of Lebanese Women

The Lebanese society has achieved considerable quantitative improvement in increasing the rate of female enrollment in all levels of education, especially at the secondary and university levels. As a result of increased female access to educational opportunities, the educational profile of Lebanese women has seen quantitative improvement in the last two decades. However, this improvement has not sufficiently resulted in a parallel diversification in the types of specialization in which women are enrolled. Female enrollment in higher educational levels is still concentrated in those fields of specialization that are considered "traditionally feminine" and that are marginal as compared to the needs of the labor market and its competitive segments.

2.4 Health Status of Lebanese Women

Female access to health services, especially to primary health care, has improved during the seventies and eighties. This has been primarily a result of the efforts exerted by the civil society, coupled with Government efforts in the health sector.

2 5 Lebanese Women and Poverty

The Lebanese war had severe effects on the impoverishment of the population as a whole. Poverty and economic crisis exert additional burdens on women, reduced female school attendance and access to basic social services are early signs of an impoverished society, while reduced employment opportunities directly affect women with low skill-levels.

Specific categories of women are particularly vulnerable to poverty, especially women-heads of household (currently estimated at 14 percent of the total heads of household in Lebanon), women in rural areas, and women who derive their income from small-scale activities in the informal sector. These women should be provided with social safety nets to assist them in overcoming their vulnerability to poverty.

2 6 Lebanese Women's Access to Production Assets

Access to production assets forms an escape route from poverty and deprivation, whereas the lack of access to these assets indicates the extent to which the poor remain poor. Although reliable, comprehensive gender-desegregated data on female access to production assets are lacking, small-scale surveys indicate that it is low, especially in terms of access to land and capital.

2 7 Background of the Lebanese Labor Force

2 7 1 The Lebanese Economy

Prior to 1975, Lebanon was characterized by an open, growing economy with a strong currency associated with low foreign debt, and by a relatively efficient services and banking sector. But structural imbalances, especially regional imbalances, inequalities in the distribution of income and wealth, in addition to inadequate social services and protection measures, projected trouble. During the war, the structure and performance of the Lebanese economy changed considerably. For example, the war caused a decline in economic growth, hyper-inflation rates, fall of real tax revenues, rising public debt, and a sharp decline in the purchasing power of the Lebanese Pound and its foreign exchange rate. The war also resulted in an almost complete destruction of basic infrastructure and services in the country, a deterioration of the internal productivity, and a decline in export abilities.

After the war, the Lebanese economy slowly started its efforts toward recovery. During the first two years, it suffered from fluctuation in the national currency exchange rates, high inflation rates, high foreign debt, and budget deficits. The real value of worker wages declined very rapidly and lost most of its purchasing power.

2 7 2 The Lebanese Labor Force

The resident population in Lebanon is currently estimated at 3.1 million, with the highest concentration in the Mohafazat of Mount- and North Lebanon. The size of the labor force currently amounts to 944,281 persons (including the unemployed), with the highest activity rate in the 25-39 year-age group. During the war, the regional distribution of the labor force witnessed diversification as a result of several factors, including the destruction of the Beirut City Center and, consequently, the forced displacement of its inhabitants towards other areas, fragmentation and decentralization of economic markets, and de-localization of economic activities. The massive internal displacement of the population during that period resulted in a surplus of labor in some regions of the country and in a shortage in others.

The skewed spatial distribution of the population was, and continues to be, a main feature of the country. The Government, in its development and reconstruction plan, is beginning to realize the deprivation of rural areas and is considering some policy decisions towards increasing and rehabilitating the basic infrastructure and services in these areas.

2 7 3 Sectoral Distribution of the Labor Force

The Lebanese economy is characterized by its heavy dependence on the services and trade sectors, as compared to the production sectors. Despite some variations, the sectoral structure of the gross domestic product (GDP) has remained more or less stable during the past two decades, with a slight decrease in the share of the agricultural sector and a relative increase in the services sector.

2 7 4 Distribution of the Labor Force per Educational Level

The educational profile of the labor force witnessed some improvement in the past years, showing a decline in the percentage of illiterate workers and workers with low educational level and an increase in the percentage of those with secondary education and university degrees. As a result of the regional inequality in the access of the population to educational opportunities, the educational status of the labor force varies among the different regions of the country.

The current educational system is characterized by low enrollment in vocational and technical education (5 percent of the total number of students in 1993). This is a result of several factors, including the lack of technical orientation policies, the small number of vocational schools as compared to the total number of schools, and the centralization of technical and vocational schools in the capital Beirut and its suburbs.

2 7 5 Distribution of the Labor Force per Status of Employment

Wage employment is a dominant feature of the Lebanese labor market. There has been an increase in the level of wage employment in the last two decades, and it is currently estimated to represent about two-thirds of the labor force.

2 7 6 Some Factors that affect the Lebanese Labor Market

External migration has been a historical trend in Lebanese society and a life-long safety valve for its economy. However, emigration in the last two decades has resulted in huge losses for the economy with serious repercussions on the labor market, since it has caused serious shortages in the internal labor market- especially of skilled and qualified workers.

Although no accurate statistics on the percentage of foreign labor in the country exist, specialists believe that it is high and mostly consists of unskilled and semi-skilled workers. Thus, foreign labor forms strong competition for similar categories of Lebanese workers, exerts negative effects on the real level of the minimum wage rate adopted in the country, and has adverse effects on the technological level, especially in the field of public works.

2 7 7 Unemployment

Unemployment is currently estimated at 8 percent, although under-employment (especially disguised unemployment) is thought to be much higher. Emigration during the war has assisted in keeping unemployment rates at relatively low levels, more or less the same as recorded in 1970.

2 7 8 Wages and Living Conditions

The deterioration in the national currency exchange rate, coupled with hyper-inflation especially in the late eighties and early nineties, has resulted in a decline of the living standards of the Lebanese population, especially those of salaried people. The purchasing power of the minimum wage, as well as the level of average real wages, have sharply declined. Future wage policies should take into consideration the depreciation in real wages and should try to reverse this trend, especially given the expectations of improved living standards by wage earners, who constitute about two-thirds of the Lebanese active population.

2 8 *Female Participation in the Labor Force*

Female participation in the labor force cannot be viewed solely through quantitative data. Important qualitative indicators, such as the status of women in work and professional levels, are crucial to determine the type and nature of this participation.

2 8 1 Size of the Female Labor Force

Women constitute about 50 percent of the resident population in Lebanon, and about 20 percent of its labor force. The highest activity rate for females is recorded in the 25-29 year-age group with declining activity rates for older age groups. Social norms and cultural constraints still influence the degree of female economic activity and participation in the labor force. Despite the fact that female activity rates tend to decrease with age, activity rates for older age groups have been increasing in the past two decades.

Contrary to the male labor force, single women constitute the majority of the female labor force. This variation affirms the social norms and values that still regard women primarily with respect to their reproductive roles.

2.8.2 Geographical Distribution of the Female Labor Force

The highest concentration of the female labor force is in the Beirut suburbs and in Mount Lebanon. There has been a significant decline in the share of rural areas in the female labor force since 1970. This is rather to be expected given the lesser contribution of the agricultural sector to the GDP and its declined economic contribution to the economy of the country in general.

2.8.3 Distribution of the Female Labor Force per Sector of Activity

The sectoral distribution of the female labor force is consistent with the sectoral distribution of the labor force in general. About 81 percent of working women are active in the services sector, with only 15 percent and 4 percent in the industrial and agricultural sectors, respectively (1996).

2.8.4 Distribution of the Female Labor Force per Educational level

The majority of female workers have completed secondary education and, to a lesser degree, university-level education. The educational profile of working women is higher than that of the labor force in general, which indicates that employment and career opportunities are more accessible to women who have higher educational levels and that education forms a prerequisite for female employment.

2.8.5 Distribution of the Female Labor Force per Employment and Professional Status

About 80.3 percent of working women are wage employees as compared to an average of 66 percent for the whole labor force. This indicates the difficulties that women entrepreneurs face, and especially those working in the informal sector within small-scale production levels, specifically within the context of their low access to production assets.

2.8.6 Distribution of the Female Labor Force per Occupation

The improvement in the educational status of women did not reflect a change in their status in the employment hierarchy. Although it has slightly increased in the last two decades, the number of women assuming positions of authority and responsibility, i.e., in decision-making, is minimal. There is a higher concentration of the female labor force in lower employment levels. About half of the female workers are middle-level employees, teachers, and specialists in the education sector.

2 9 The Lebanese Legislation Governing Women's Work

The Lebanese Labor Law, which was enacted in 1946 and is still in effect at present, governs men and women's employment in Lebanon. The Constitution declares equality among all Lebanese citizens, with equal rights and responsibilities. It includes women in the general term "citizens." Labor relations are ruled by the Lebanese Labor Law and the Social Security Law. In defining the "employee", these laws include both men and women, unless otherwise indicated. The Lebanese labor law comprises specific provisions relating to the work of women and emphasizes the principle of "equal pay for equal work." Laws on minimum wage rates apply to all employees, regardless of their gender. Female employees, however, are not entitled to family allowances unless they are heads of households.

A new labor law is now being prepared by the Ministry of Labor. Several articles concerning women and child work are expected to be rectified. The first blue-print of this law is still under discussion between the various parties in the Government, businesses, and the Lebanese General Confederation of Trade Unions.

3 Female Work in Lebanon Characteristics and Perceptions

This section of the study specifically outlines the characteristics of working women, their professional status, and their working conditions. It also provides a synthesis of the limitations that female workers in Lebanon face and their attitudes towards and perceptions of employment. All information included in this chapter is based on the results of the working women-survey.

3 1 Profile of Working Women

3 1 1 Geographical Distribution

The Lebanese female labor force is concentrated in the Mohafazat (Province) of Mount Lebanon (43.7 percent), including the Beirut suburbs, and in Administrative Beirut (19.9 percent). On the Caza (District) level, the highest concentration is found in the Cazas of El-Metn, Baabda, Kesserwan, and Beirut. The concentration of the female labor force in urban areas does not undermine the importance of women's work in the agricultural sector in rural areas, both as paid labor and family-help. Higher female economic activity in urban areas is a result of many factors, including better access to education and employment opportunities (as a result of the increased availability of these services in such settings).

3 1 2 Age Structure

The age structure of the female labor force reflects a high degree of concentration in young age groups. Women in the 25-29 year-age group have the highest labor force participation rates (19.7 percent), followed closely by women 30-34 years of age (16.9 percent). Female participation in the labor force declines after the age of 30. The relatively young age of the female labor force indicates that this phenomenon is somewhat recent and is assumed to be directly related to the increased educational achievement of women. The decline in female economic activity after the age of 30 is, in most cases, due to marriage and the division of family roles, which decrease the female's ability to carry out income-generating activities.

3 1 3 Marital Status and Family Characteristics

Marital status is a strong demographic variable that affects female economic participation. 52.6 percent of the female labor force is single. The regional variation in the marital status of working women reflects the norms and values that govern the communities in different regions of the country. In regions with conservative communities, lower economic activity rates for married, widowed, and divorced women prevail. In urban areas, and especially in Beirut, the economic activity rates tend to be higher.

In general, married working women have smaller families, with up to 2-3 children per family. The number of working women who are heads of household is significant (16.3 percent of working women). As expected, the majority of divorced and widowed working women are heads of household, and a considerable proportion of single working women are found to assume financial responsibility for their families.

As is the case for the female labor force in general, the economic activity of working married and single women decreases with age. However, the economic activity of widowed women increases with age as a result of the economic crisis they face especially after assuming the role of heads of household.

3 1 4 Family Education and Employment Background

Most working women come from families with low educational level. In general, the educational level of parents does not considerably influence that of their daughters, which implies that families are placing a higher value on the returns and benefits of education.

3 1 5 Educational Level of Working Women

A majority of working women have completed secondary education (34.6 percent). The percentage of illiterate working women is low, while university graduates and graduates of vocational education account for about 25 percent and 18 percent of the female labor force, respectively. The relatively high educational profile of working women implies that education is an important prerequisite for work and employment, and that the relationship between the educational status of female workers and their employment credentials is crucial.

The educational profile of female workers varies according to region, with higher attainment levels in urban and peri-urban areas. The concentration of female employment in urban areas of the country is directly related to the increased educational level of women in these areas, in addition to the fact that job opportunities are mainly concentrated there. The majority of female university graduates are specialized in the fields of Arts and Humanities, followed by Economics and Business Administration. The majority of women with vocational education are specialized in secretariat, computer skills, accounting, and nursing. It is observed that higher female educational levels, in quantitative terms, have not resulted in a diversification of the acquired types of specialization. The study also indicates that female enrollment in traditional "feminine" fields of specialization is still predominant, regardless of the demand in the labor market.

3.1.6 Socio-Economic Background of Working Women

The majority of working women live in households with family incomes ranging between LL500,000 - LL1 million. Family income has a positive impact on women's incentive to work since female employment increases with the increase in family income, reaching a peak for family incomes about LL1 million, thereafter decreasing. This strongly advocates that the incentive for women from low-income families to work is primarily economic need. Average family incomes vary slightly among the various geographical regions, and are generally higher in Beirut.

Family incomes are lower in female-headed households. This may imply that women earn lower salaries in general, but may be related to several other factors such as educational and professional level, and expertise.

3.1.7 Type, Size, and Nature of Enterprises

As a result of the predominance of the private sector in the Lebanese economy, the majority of working women are concentrated in this sector (74 percent). Furthermore, about 45 percent of females are employed in small and medium-size enterprises that employ fewer than 50 workers. Except in regions where agriculture prevails, permanent employment is dominant over seasonal employment.

3.2 *Professional Status of Working Women*

3.2.1 Status in Work and other variables

As is the case for 66 percent of the total Lebanese labor force, 80 percent of female workers are wage earners. Self-employment is a more prominent feature in the areas of Bekaa, North, and South Lebanon. Self-employment is also particularly linked to activities in the informal sector and associated with small-scale enterprise development which is especially suited for women with low qualifications and educational status. But we should not underestimate the number of female workers who are "professionals" and thus self-employed, such as doctors or lawyers or engineers running their own businesses. Self-employment is associated with age, marital status, and educational level. In general, self-employed women are older, married or widowed, and, except for the professionals, have a low educational background.

The greatest percentage of self-employed "professionals" with university degrees are specialized in the fields of Law and Political Science, followed by Economics and Business Administration, Engineering, and Health Sciences. The majority of women with degrees in Education, Arts and Humanities, Sciences, and Social Sciences are employees.

The majority of self-employed females have commercial businesses. Female paid employees are concentrated in industrial, transportation, educational, health-care, and social work enterprises. As a result of the predominance of informal small-scale enterprises in females' self-employed economic activities, salary scales for paid employees are higher.

3.2.2 Professional Level and other variables

Professionals make up the highest proportion of the female labor force (24.6 percent), especially education specialists (15 percent), accountants and specialists in administration and law (5 percent), and specialists in health sciences (3 percent). A considerable segment of the female labor force consists of middle-level employees (24.8 percent) including workers in the sector of education (11 percent), and executive office and sales employees (10 percent). The majority of administrative female employees are secretaries and accountants, whereas most female service workers are housekeepers and low-level sales personnel in small shops. In addition, most women working in the sectors of education, health, and social work are professionals and middle-level employees such as teachers, or education specialists, and nurses.

Female educational background and professional status are interrelated. A higher educational level is a prerequisite for female access to higher professional levels. The same applies to vocational education: the percentage of professional and middle-level female workers increases along with higher educational profiles.

Most high-level female directors have degrees in Economics and Business Administration, whereas a high percentage of middle-level female workers are specialized in health sciences or education. Most female administrative workers are specialized in Law and Political Science.

The percentage of administrative, service-industry, and skilled female workers is higher in the private sector. Female access to high professional levels is also considerably greater in the private sector than in the public sector.

The majority of female employees in small enterprises (employing fewer than five employees) are service-industry workers. Female access to high decision-level positions decreases as the size of the enterprise increases, implying that this access is primarily linked to self-employed small-scale activities.

Finally, as professional levels decline, the prevalence of permanent irregular employment becomes more evident. For example, seasonal employment is associated to a high degree with unskilled workers.

3 2 3 Work Preparedness and other variables

The majority of working women value the importance of education as a means to access employment in the labor market and as a prerequisite for promotions and higher income levels

Work preparedness is found to be associated with the field of specialization women specialized in technical fields, such as engineering, education, and fine arts, are better equipped to shoulder the responsibilities of their work than those with other areas of specialization. The majority of women with vocational and technical degrees value education as a prerequisite for work, especially when the duration of this education is long (about three years). Work preparedness is also found to be positively related to educational and professional levels. Furthermore, promotion perspectives are positively associated with educational achievement, professional level, and years of experience.

3 3 *Working Conditions and Allowances*

3 3 1 Salary Scales and other variables

About 50 percent of female workers earn monthly salaries ranging between LL300,000 and LL500,000, whereas only 11 percent earn more than LL1 million per month. (It is worth noting that 1US\$ is equivalent to 1550L L). Salary scales are higher in urban and peri-urban areas (especially Beirut and Mount Lebanon). The variation in salary scales per age group is linked to many variables, especially education and qualifications. Low salaries prevail in young age groups as a result of low education, qualifications, and experience.

The number of dependents per household does not have a considerable effect on the level of family income. This is an indication that employers, in general, do not give heads of household family allowances. The Lebanese labor law stipulates that employees are entitled to "family allowance", however, only men (and women-heads of household) are entitled to these allowances.

Salary scales are also positively related to educational and professional levels. Higher educational and professional levels correspond to higher income levels, whereas lower salary scales are associated with vocational education. The private sector has a more diversified salary scale. Salary scales are also positively associated with the size of the enterprise.

The relationship between salary scale, professional level, and years of experience follow ordinary market rules, i.e. higher professional levels and more years of experience generate higher salaries. This may imply that gender considerations become less pronounced with higher expertise and qualifications. However, this assumption cannot be taken as a rule, for gender factors are known to influence the selection of workers, promotions, and other employment characteristics.

3 3 2 Overtime Allocations

Only 20 percent of working women work overtime hours. Employers compensate overtime work with additional pay, but the study revealed that they do not adhere to the amount stipulated by the Lebanese Labor Law (overtime pay should be 1.5 times regular wage rates). Overtime benefits allocated to female workers do not vary considerably with geographical location. However, overtime benefits are highly associated with middle-level and skilled employment levels.

3 3 3 Weekly Employment Hours

About 40 percent of working women work fewer than 33 hours per week (the Lebanese Labor Law stipulates that weekly employment should not exceed 48 hours). Employment hours are related to women's age, marital status, educational status, geographical location, professional level, and years of experience.

Employment hours vary according to geographical location and are found to be more in Beirut and Mount Lebanon. Young women are found to work more hours, and the work week becomes shorter as age increases. Married women workers work fewer hours per week than single, divorced, or widowed females. This reflects the tendency of married women to try and cope with their responsibilities as wives, mothers, and income-generating persons. The relationship between employment hours and motherhood also bears out this conclusion, since most mothers are found to work fewer hours.

Employment hours are found to be negatively associated with educational levels, professional status, and experience. Long work weeks are highly associated with service-industry and skilled workers.

3 4 *Allowances, Fringe Benefits, and Working Conditions*

3 4 1 Allowances

Within the context of this study, allowances are defined as including annual leave, sick leave, maternity leave, transportation allowances, social security, private insurance, bonuses, loans, education allowances, and the existence of day-care centers for children of female employees. About 78 percent of employers are found to adhere to the specified duration of the mandatory annual leave stipulated by the labor law. About one-third of working women are not given a transportation allowance, and more than 35 percent of working women do not have access to social security. It should be noted that only 20 percent of the working women in the sample were self-employed, which means that the remaining 80 percent are employees who should benefit, by law, from social security. The percentage of 35 shown above reveals that these women work in enterprises that are not registered with the National Social Security Fund (NSSF), which constitutes a discrimination against these employees.

3 4 2 Working Conditions

Within the context of the study, working conditions included comfortable seating, ventilation, lighting, bathrooms, rest places, drinking water, first aid, fire safety procedures, and cooling and heating. It is noted that about 80 percent of working women are satisfied with their working conditions. The availability of good working conditions varies according to geographical location and is best in urban and peri-urban areas (Mount Lebanon and Beirut). Working conditions are also relatively better in the private sector than in the public sector.

The availability and quality of acceptable working conditions are related to the size of enterprises. It is especially to be noted that these conditions are worse in small-scale enterprises employing fewer than five people.

Finally, the quality of working conditions is positively related to the salary level of working women. Working conditions are acceptable when salary levels range between LL500,000 and LL1 million but increase in quality and availability as salary scales increase.

3 5 *Limitations and Constraints That Working Women Face*

3 5 1 General Limitations of Working Women

The most commonly reported hardships that working women face were low salaries (39 percent), lack of promotion opportunities (18 percent), and lack of benefits (16 percent). The impact of the various constraints identified by working women differs according to geographical location. In rural areas limitations resulting from family pressure and gender are more pronounced, whereas limitations concerning the work itself (such as low salary scales) are more prevalent in urban areas. The prioritization of limitations faced by working women changes according to their marital status; married women face more limitations as a result of family pressure and related constraints.

There is also an association between the primary constraints faced by working women and their educational level. As educational levels increase, the effect of factors such as family pressure and gender implications decreases, while other factors such as promotion perspectives become more pronounced.

3 5 2 The Impact of Gender on Access to Employment Opportunities

Only 15 percent of working women feel that their gender has a negative effect on their access to employment opportunities. The negative effects of gender are more pronounced in rural areas, low income families, and families with a low educational background. As the educational level of parents is higher, female workers are more inclined to disregard the effect of gender on their access to employment opportunities.

Again, this is thought to be a matter of cultural background, since families with higher educational levels do not consider the differences between male and female children as much as families who have low educational histories. Furthermore, higher female educational and professional levels and more years of experience decrease the impact of gender on the access to employment opportunities. This may indicate that employers' preferences with relation to gender decrease in importance when professional levels and qualifications are higher. Also, gender bias in the access to employment opportunities declines as the size of enterprises increases.

3 5 3 Limitations of Married Working Women

Fewer than 25 percent of married working women feel that their marital status has a negative effect on their work. In general, married and single working women agree on the primary limitations they face. Hence, the principal obstacles and limitations faced by working women are shared irrespective of marital status. However, gender-related limitations in access to higher income levels are more pronounced for women in general than for married working women. The negative effects of marriage on employment are strongly felt in closed rural communities. The negative implications of gender and marital status are highly associated with low professional levels—especially with unskilled, skilled, and administrative workers.

3 5 4 Limitations of Working Women in Relation to Employers

Only 8 percent of working women face problems with their employers. The major complaints are exploitation (44 percent) and rude behavior (24 percent). Discrimination based on gender as a cause for problematic relationships is quoted by 16 percent of women, while sexual harassment is almost non-existent. It should be noted that women do not feel free to express the constraints that they face as a result of sexual harassment due to cultural barriers.

Problematic relationships occur more often in rural areas (where gender has a more pronounced effect on women's employment), and among female employees who do not feel prepared for their jobs as well as among those who are not satisfied with their employment status.

3 5 5 Constraints Faced by Working Women in Relation to Acceptance of Families

A minimal percentage of working women face problems in their parents'/ husband's acceptance of their work. The main reasons for their families' objection to work are employment hours (28 percent), gossip from the community (19 percent), and the type of work (17 percent). Other reasons such as "restriction of the authority of the head of household" are not very crucial. Family acceptance varies according to geographical location (higher in urban areas), marital status (higher for single females), and educational level of families (higher when parents' education is higher), and of the working woman herself. Families' acceptance of female work also depends on the contribution by the working woman toward family expenses. When the family is poor, a greater percentage of her income is spent on household expenses, and the primary motivation for females' work becomes a matter of economic need.

3 5 6 Time Constraints Faced by Working Women

One of the constraints commonly faced by working women is availability of time. Since women carry multiple burdens and responsibilities, they face problems finding sufficient time for themselves and their families. About 40 percent of working women do not find time for themselves, while a lesser number face constraints in finding sufficient time for their families. Time constraints are related to marital status, family income levels, and professional levels. As expected, single women are less burdened with family responsibilities and face fewer time constraints than married women. Also, poor families cannot afford to hire help, thus women in these households face higher time constraints.

3 5 7 Consistency Between Qualifications and Employment

The low level of consistency between qualifications and employment is an important limitation that affects workers' productivity and output. About 85 percent of women feel that their qualifications are totally consistent with their work. The status in work is found to be related to the consistency between qualifications and employment. It is expected that self-employed women show a higher degree of consistency between their education and qualifications. As educational levels increase, female expectations and ambitions are higher, and the degree of suitability declines. The level of consistency is also a factor of the area of specialization. Those working women who are specialized in the areas of education, fine arts, media, engineering, and health sciences feel that their employment is highly suitable to their qualifications. Women working in traditionally "male" fields of activity such as the manufacture of equipment feel that their qualifications are higher than their employment status.

3 5 8 Reasons for Changing Employment

Women change their jobs primarily because they are offered better status in work (32 percent) or higher income levels (18 percent). Disagreement with employers has also been found to be an important incentive for changing employment. The fact that better salaries provide a primary incentive for job change indicates that financial variables are primary incentives for female employment.

3 6 Attitudes and Perceptions

3 6 1 Perception of the Gender Dimension of Work

The importance of gender as a criterion in the selection of work is confirmed by 43 percent of working women. The degree to which gender forms a primary consideration within this context varies according to geographical location, female educational level, family's educational background (as the educational level of fathers increases, women are more inclined to disregard gender as an important determinant in the selection of their work), status in work, and professional level. As female educational level and professional status increase, the importance of gender as a primary criterion in the selection of employment declines.

More than half of working women believe that there is a division of labor based on gender. The majority of working women perceive that females should be employed as "professionals", and, to a lesser extent, as middle-level employees and administrative workers. A small percentage of women thinks that high levels are suitable for female employment.

The reaction of society to female employment is influenced by many variables, especially marital status, region, type of work, and professional level. About half of working women feel that their status in the community has been upgraded as a result of employment. As the educational and income levels of women improve, the positive reaction of society is stronger and more pronounced. This reaction is also linked to some characteristics of female employment, such as type and duration, which implies that communities encourage and recommend some types of work for women more than other ones.

3 6 2 Incentives for Female Employment

The primary incentive for women's employment is economic need (35 percent), followed by financial independence (21 percent) and self-esteem (20 percent). Furthermore, "difficult family economic conditions" and "salary scales" proved to be major reasons why women choose to work and in which fields. The correlation of employment to female education and aspirations has also been a determining factor in the selection of work for 39 percent of working women. The gender perception by women also proves to be an important factor in selecting the type of employment.

Primary incentives for women's work vary according to marital status. Financial need and the desire to increase family income are especially relevant to married, widowed, and divorced females. It is the most important factor for women-heads of household. Other incentives, such as self-esteem, are more found among women in urban settings and among those with higher educational and professional levels.

3 6 3 Family Members' Motivation for Work

Regardless of their background and educational level, mothers motivate their daughters to work. This is primarily because mothers, being deprived of financial independence, strive for their daughters to have better a future. Parents' encouragement for female employment is related to marital status (higher for single females), female educational level (higher for higher female educational levels), and family education background. In general, as family income increases, so does family support for female work. Husbands' encouragement for female work is directly linked to income levels and the percent of income spent on family expenses. As the woman's share in family expenses increases, so does husbands' encouragement for female work.

3 6 4 Financial Independence and Share in Family Income

Empowering women and mainstreaming them within decision-making positions begins with gender economic mainstreaming as a means toward financial independence. However, due to cultural and sociological barriers, only one third of working women have established the link between their work and financial independence. Many variables are involved, including marital status, educational status, professional level, and income level. As educational levels are higher, professional status and income levels are higher, and employment as a means of financial independence becomes more important. The factor of financial independence is also linked to the percentage share of working women in family expenses. As this share increases, women feel that they do not own their incomes, thus their satisfaction with the financial rewards from their work diminishes.

Most working women contribute more than 75 percent of their income to the family budget. The woman's participation in family expenses is a factor of marital status (lowest for single women), family size (as the number of dependents increase, so does the female contribution to family income), and family income (as the family income increases, the percent of the working woman's contribution to family expenses decreases).

The contribution to the family budget is also linked to the educational level of the working women. Increased educational levels imply higher freedom of action on the part of the working women, especially in issues related to income and expenditure. It also appears that women with higher educational levels certainly feel more secure and financially independent than those who only work for financial reasons, i.e., to support their families.

3 6 5 Decision-Making

About 63 percent of working women do not associate work with changes in family attitudes, especially with respect to decision-making. The effect of female employment on decision-making is associated with educational level, income level, and participation in family expenses. As expected, women with higher educational and income levels have a wider opportunity for breaking the male-dominated "authority" process within the family.

3 6 6 Family Responsibilities

Employment as a means for altering family roles is not very evident. The study revealed that one out of two working women is primarily responsible for family chores, as compared to only 0.2 percent of husbands. The primary responsibility of child-care still rests with women even if they work. The burden of household duties is mostly felt by working women with low educational levels. As the educational level of women increases, so do their income levels, allowing them to hire paid help for assisting in household chores. The major problem is that women are being encouraged to enter the labor market and to become income-generating members of their communities without being offered any assistance to handle their increased responsibilities. Husbands expect their working wives to contribute and share in family expenses, but they are not willing to share in the other duties that burden these women.

4 Employer Perceptions Implications on Future Demand for Female Labor

This section of the study outlines the characteristics of enterprises included in the sample, employers' preferences with regard to gender, and expected future expansion of activities and its implications on the demand for female labor. All information included herein is based on the results of the survey of enterprises. It is very important to note that the estimates included here cannot be considered representative of the total population of enterprises in Lebanon and should only be considered as indicative of trends.

4.1 *Characteristics of Enterprises in the Sample*

The gender distribution of employers in the sample is skewed in favor of men reflecting the relatively weak position of women, despite slow improvement, both in ownership and decision-making. The majority of employers in the sample have university degrees, a minimal number are illiterate, and a minority have had a vocational education. The difference between male and female employer educational levels is evident, with higher educational profiles for male employers. Also, the majority of employers who have vocational degrees are males. The higher percentages of female employers with low educational backgrounds indicate that a significant proportion of female employers have low levels of capacities and expertise, which imposes major limitations on their ability to exercise other forms of formal employment. The majority of enterprises interviewed in the sample are located in Mount Lebanon and Administrative Beirut. This confirms the results of the Household and Population Survey (1996) which revealed that Mount Lebanon and Beirut have the highest percentage of the labor force. The concentration of enterprises and labor in Mount Lebanon and Beirut reflects the concentration of economic activities in these two areas. The majority of enterprises were established during the war (1975-1990).

Finally, the majority of the enterprises interviewed are private, and predominantly offer permanent activities. The highest percentage of enterprises with seasonal work are located in the Mohafazat of Bekaa and North Lebanon, which are areas characterized by agricultural production and thus seasonal employment. It is noted that the number of enterprises owned by women and offering seasonal work is considerably higher than those owned by males, reflecting the seasonal character of female-owned small-scale enterprises.

The majority of enterprises in the sample are small and employ fewer than 10 persons. Female employers are associated with small-sized enterprises. Again, the majority of enterprises in the sample concern the sectors of commerce, manufacturing of garments, education, health-care, and social work. The majority of female employers own enterprises that manufacture garments and related products, or provide education, health-care, and social services.

The distribution of employees is also skewed in favor of male employees. Although seasonal employees form the minority, irrespective of gender consideration, the percentage of female seasonal employees is higher than that of male employees. The study revealed that the gender distribution among decision-making employees also shows the advantage of men.

4.2 Allowances and Working Conditions

About two-thirds of employers in the sample provide their employees with social security, annual leave, and sick leave, while only half provide transportation allowances. Other forms of benefits given by employers include loans, bonuses, maternity leave, insurance, and education allowances.

The majority of employers indicate that sufficient lighting, clean bathrooms, and proper ventilation are available in their enterprises. A lower percentage have fire resistance, cooling/heating, and first aid.

4.3 Work-Preparedness of Employees

About fifty percent of employers feel that employees are well prepared to perform their jobs in line with their qualifications and job description, as compared to 36.2 percent who feel that employees are only fairly prepared for their work. Since the majority of working women perceive that they are prepared for their jobs, a gap between the expectations of employers and the actual perception of working women in relation to work-preparedness is evident. This may also indicate that employer expectations are higher than the actual quality of work provided by female employees. Work-preparedness is associated with several variables, including the sector of activity, gender of employer, and principal activity of enterprises.

4 4 *Prerequisites for Employment*

About half of the employers require vocational education as a prerequisite for employment. It is noted that this is more pronounced among employers in the Bekaa and North Lebanon, and among employers with a vocational or university education. The need for vocational education is also highly associated with enterprises in the public sector as well as medium-sized and large enterprises. The need for vocational education is also linked to the principal activity of the enterprise.

The majority of employers identify the need for computer skills and knowledge of languages as additional qualifications needed from employees.

Most employers place an importance on prior experience as a prerequisite for employment. Furthermore, prior experience is demanded to a higher extent by enterprises in the public sector and is related to the principal activity of enterprises.

4 5 *Employment Channels*

The majority of employers use their personal relations to recruit new labor. It was also observed that the majority of female workers have found their present employment through personal contacts. The use of employment channels varies slightly according to the principal activity of the enterprise.

4 6 *Expected future demand for labor*

Only 25 percent of employers have plans to expand their activities within the coming three years. The majority of these employers are found in the Bekaa and North Lebanon. Since the region of Bekaa was found to have the highest percentage of enterprises with seasonal work, the expected expansion in this region may be of a seasonal nature.

As the size of enterprises increases, short-term plans for increasing enterprises' activities increase. The declined incentives for small-scale enterprises to increase their level of activity is a result of the many constraints that they face, including their low access to loans and their narrow market. Employer plans to expand their activities also depend on the principal activity of the enterprise. It is observed that fewer than one third of education, health-care, and social work enterprises plan to increase their level of activity in the near future. This sector of employment is crucial for the female labor force since it employs the highest percentage of working women.

Planned expansion in activities is found to have an implication on increased demand for labor. Future demand for labor is expected to be highest for university graduates and holders of vocational and technical degrees. The demand for employees with a low educational level and with informal vocational training is expected to be low. Future demand per level of education is related to geographical region.

Enterprises in Beirut require the highest educational level of their future employees, whereas the demand for employees in Mount Lebanon is characterized by a diversified demand for all levels of education, although higher for holders of university degrees. The demand for graduates of vocational training (TS) is greater in North Lebanon and the Bekaa (the two areas to place greater importance on vocational education as a prerequisite for employment). The demand per educational level is also associated with the size of enterprises: small-scale enterprises have a greater demand for graduates of vocational education, whereas the demand for higher educational levels is greater in larger enterprises.

The highest projected increase in existing professional levels is expected to be for professional and middle-level employees. The demand for administrative workers and high-level directors is expected to be lower. Skilled and unskilled labor is not expected to be very high in demand. Since the categories of professionals and middle-level workers are found to employ the largest portion of the female labor force, the expectation of increased labor opportunities especially in these categories opens a promising perspective for women's work. Within the category of professionals, the demand for education and health specialists, including teachers, doctors, and nurses, is expected to be highest. The highest projected demand for middle-level employees is in the technical professions and health-care services.

More than one-third of employers who plan to increase the number of employees expect equal demand for male and female workers. The demand for employees per gender depends on the principal activity of enterprises. The expected future demand for the female labor force is concentrated in education, health-care, and social work.

4.7 *Employer Preferences*

Employers prefer to employ women rather than men. Employer preferences with relation to gender vary according to geographical location and the individual characteristics of enterprises. Owners of small enterprises prefer female employees. As the size of the enterprise increases, employer preference for female employees considerably decreases.

Employers who prefer male employees think that men are more productive and more serious. They also think that specific types of work are more suitable for men. Employer preference in relation to gender is linked with the sector of activity. The suitability of some activities for either gender remains the principal factor that dictates the level of demand per gender.

More than 50 percent of employers do not care whether their female employees are married or single. The majority of the remaining employers prefer single women, especially in rural areas. It is important to note that the majority of those employers who have plans for expanding their businesses prefer single women employees. This may decrease the access of married women to employment opportunities.

The study revealed that the most important reason for employer preference for single women is that the rate of absenteeism of married women is higher. The second reason is that married women prefer to work for shorter periods.

Employers prefer to employ females in the 20-35 year age-group. Older women are much less in demand. This conforms with the current distribution of the female labor force, where the highest concentration is found in the 25-39 year-age groups.

More than 70 percent of employers feel that some jobs are more suitable for men than for women. Employer perception of the suitability of work for women/ men is related to geographical location. It can be observed that the effect of gender on the suitability of employment is more pronounced in rural areas. One of the results included in the survey of working women indicated that women in the rural regions, especially the Bekaa and South Lebanon, feel the impact of gender on their access to employment opportunities and on the type of employment.

Employers feel that the most suitable professional employment for women is, first, in administrative categories, and, second, as service-industry workers. Within the range of administrative workers, the majority of employers see women as cashiers, receptionists, and similar occupations, while they feel that the middle-level office jobs are better suited for men. Employers also strongly associate female employment with sales personnel as well as specialists in education. It is also observed that the majority of employers do not think that females are suitable to be skilled and unskilled workers.

Finally, there is a discrepancy between the views of employers and working women as to which professions are most suitable for women. Employers and working women share the idea that skilled and unskilled employment is not very suitable for women.